

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
George L. Shughart
Debtor

Case No. 19-03276-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: May 31, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 02, 2022:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + George L. Shughart, 34 prickly pear drive, Carlisle, PA 17013-8545 |
| 5229522 | + Alan G. Davis, 810 Fairview Road, Carlisle, PA 17013-1508 |
| 5229525 | BAYVIEW LOAN SERVICING LLC, o box 650091, Dallas, TX 75265-0091 |
| 5229532 | + KML LAW GROUP. P.C., Suite 5000 BNY R, Bny Mellon Indpend. 701 Market St., Philadelphia, PA 19106-1541 |
| 5229531 | + KML Law Group, P.C., Suite 5000 BNY mellon independence, 701 Market St., Philadelphia, PA 19106-1541 |
| 5229536 | Michael Rynard, 1 Kadoras Creek Road, Carlisle, PA 17013 |
| 5229539 | Phelan Hallinan Diamond & Jones, 11617 JFK Blvd Suite 1400, Philadelphia, PA 19103 |

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| cr | + EDI: RECOVERYCORP.COM | May 31 2022 23:08:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 5229524 | EDI: BANKAMER.COM | May 31 2022 23:08:00 | Bank Of America, Po Box 982235, El Paso, TX 79998-2235 |
| 5229529 | EDI: DISCOVER.COM | May 31 2022 23:08:00 | Discover Bank, po box 15316, Wilmington, DE 19850-5316 |
| 5229527 | EDI: IRS.COM | May 31 2022 23:08:00 | Deparment Of Treasury, Internal Revenue Service, Po Box 21126, Philadelphia, PA 19114-0326 |
| 5254789 | + EDI: LCIBAYLN | May 31 2022 23:08:00 | Federal National Mortgage Association, c/o Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837 |
| 5367113 | + EDI: LCIBAYLN | May 31 2022 23:08:00 | Federal National Mortgage Association, c/o Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Federal National Mortgage Association, c/o Community Loan Servicing, LLC 33146-1837 |
| 5367112 | + EDI: LCIBAYLN | May 31 2022 23:08:00 | Federal National Mortgage Association, c/o Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1837 |
| 5229533 | + Email/Text: PBNCNotifications@perituservices.com | May 31 2022 19:04:00 | Kohls, Po Box 3115, Milwaukee, WI 53201-3115 |
| 5229535 | + Email/Text: unger@members1st.org | May 31 2022 19:05:00 | Members First Federal Credit Union, 5000 Louise Drive, Po Box 40, Mechanicsburg, PA 17055-0040 |
| 5229537 | + EDI: LCIPHMRGT | May 31 2022 23:08:00 | OCWEN Loan Servicing Llc, 1100 Virginia Drive, Suite 175, Fort Washington, PA 19034-3278 |
| 5229538 | Email/Text: bankruptcynotices@psecu.com | May 31 2022 19:05:00 | Pennsylvania State Employees Fcu, Po Box 67013, Harrisburg, PA 17106-7013 |
| 5231093 | + EDI: RMSC.COM | | |

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| | | | |
|---------|------------------------------------|----------------------|---|
| 5229540 | + EDI: WTRRNBNK.COM | May 31 2022 23:08:00 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 5229526 | Email/Text: cms-bk@cms-collect.com | May 31 2022 23:08:00 | Td Bank Usa/Target, Po Box 673, Minneapolis, MN 55440-0673 |
| | | May 31 2022 19:04:00 | capital management services, 698 1/2 south ogden st., Buffalo, NY 14206-2317 |

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| 5229534 | | Matthew Hallam |
| 5229523 | *+ | Alan G. Davis, 810 Fairview Road, Carlisle, PA 17013-1508 |
| 5229528 | *+ | Department Of Treasury, Internal Revenue Service, Po Box 9038, Andover, MA 01810-0938 |
| 5229530 | *P++ | INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court;, internal revenue service, department of treasury, 600 arch street, Philadelphia, PA 19106-1611 |

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 02, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 31, 2022 at the address(es) listed below:

| Name | Email Address |
|-------------------------------|--|
| Gregory S Hazlett | on behalf of Debtor 1 George L. Shughart adlitem@pa.net hazlettgreg123@gmail.com |
| Jack N Zaharopoulos (Trustee) | TWeclf@pamd13trustee.com |
| James Warmbrodt | on behalf of Creditor Federal National Mortgage Association bkgroup@kmllawgroup.com |
| Rebecca Ann Solarz | on behalf of Creditor Federal National Mortgage Association bkgroup@kmllawgroup.com |
| Rebecca Ann Solarz | on behalf of Creditor Community Loan Servicing LLC fka Bayview Loan Servicing, LLC bkgroup@kmllawgroup.com |
| United States Trustee | ustpregion03.ha.ecf@usdoj.gov |

TOTAL: 6

Information to identify the case:

| | | |
|--|--------------------------------------|---|
| Debtor 1 | George L. Shughart | Social Security number or ITIN xxx-xx-8162 |
| | First Name Middle Name Last Name | EIN _____ |
| Debtor 2 (Spouse, if filing) | First Name Middle Name Last Name | Social Security number or ITIN _____ EIN _____ |
| United States Bankruptcy Court Middle District of Pennsylvania | | |
| Case number: 1:19-bk-03276-HWV | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

George L. Shughart

By the
court:5/31/22Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.